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004740

MONITORING THE HOUSING MARKET

Supply & Production

City of Hamilton

January 1 to December 31, 1980

URBAN DOCUMENTATION CENTRE
RESEARCH UNIT FOR URBAN STUDIES
McMASTER UNIVERSITY
HAMILTON, ONTARIO

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1. SUMMARY

POPULATION

- the City's population in 1980 was 307,243, a decrease of 1,403 over the 1979 figure
- the average annual growth rate between 1971 and 1980 was .08%
- the target is .7%
- the City's population has not grown since 1977.

HOUSING

- housing unit production totalled 332 units, a further decline from the 1979 figure and far below the target of 2,600 units
- the housing mix was 73% singles, 16% semis, 11% row and no apartments
- singles and semis were three times the recommended target mix
- row units were twice the target
- apartment unit production targetted at 64% was nil

LAND INVENTORY

- the short-term supply of residential land was 6,347 units, or almost 800 acres (333 hectares)
- this was 500 units below both the target and the 1979 figure
- the land inventory for singles was twice the recommended target; semis were seven times the target; row units were three times the target, while apartments were but 18% of the target

RENTAL APARTMENTS

- the apartment vacancy rate in 1980 declined to 1.7% from 2.6% in 1979
- the vacancy rate is lowest in the west end and the mountain
- measured in real dollars, apartment rents were lower in 1980 than in 1975
- measured in actual dollars, rents increased by only 4% per annum, since 1976, significantly less than the 6% permitted under rent control legislation

CONDOMINIUM DEVELOPMENT

- 241 condominium units were added to the inventory in 1980
- 74 apartment unit and 116 townhouse unit conversions and 8 new townhouse units received draft approval
- 93 apartment unit conversions received final approval

HOUSE PRICES

- house prices in Hamilton were low in relation to other provincial and Canadian cities
- Hamilton's house prices rose 1.7% in 1980, while the provincial average was 3.7%

LOW INCOME HOUSING

- low income housing units increased by 576 units, close to the target of 660
- the majority were provided under the Private Non-Profit Housing Program and were apartment units

RESIDENTIAL REHABILITATION

- approvals exceeded the target but decreased 20% over the 1979 figures

2. RECOMMENDATIONS

As a result of the 1980 housing monitoring study and the trends established since housing monitoring was initiated in 1976, it is recommended that

1. housing monitoring continue on an annual basis;

2. a new Housing Policy Statement be prepared for the City of Hamilton as soon as possible;

3. the low income housing needs study now in progress be expedited;

4. medium and high density residential designations and zoning adjacent to major commercial nodes such as Limeridge Mall and the downtown be preserved; and

5. the City establish a policy to discourage the conversion of apartment and townhouse units to condominiums in light of the declining apartment vacancy rate.

3. INTRODUCTION

This is the fifth annual report providing yearly information on housing activity in the City of Hamilton. The report also compares 1980 housing production in the City with the targets established in the 1976 Council-adopted Housing Policy.

This report contains statistical information on housing supply for the period January 1 to December 31, 1980.

4. PURPOSE

The purpose of this Report is to provide decision-makers, public and private agencies and the housing development sector with:

- a statistical review of housing activities and changes in the local market conditions;
- a performance evaluation of the housing market in relation to the annual targets; and
- an assessment of Housing Policy as a result of housing market performance.

The basis for monitoring the performance of the housing market lies in the 1976 Council-adopted Housing Policy (see Appendix 9), and the Peter Barnard Associates' Housing Needs Study. The Housing Policy sets out the following assumptions and annual targets:

i) a population growth rate of 0.7%;

ii) the development of 2,600 housing units;

iii) short-term housing land inventory of 6,870 potential units;

iv) the development of 660 low-income housing units; and

v) the rehabilitation of 195 units under O.H.R.P. and R.R.A.P.

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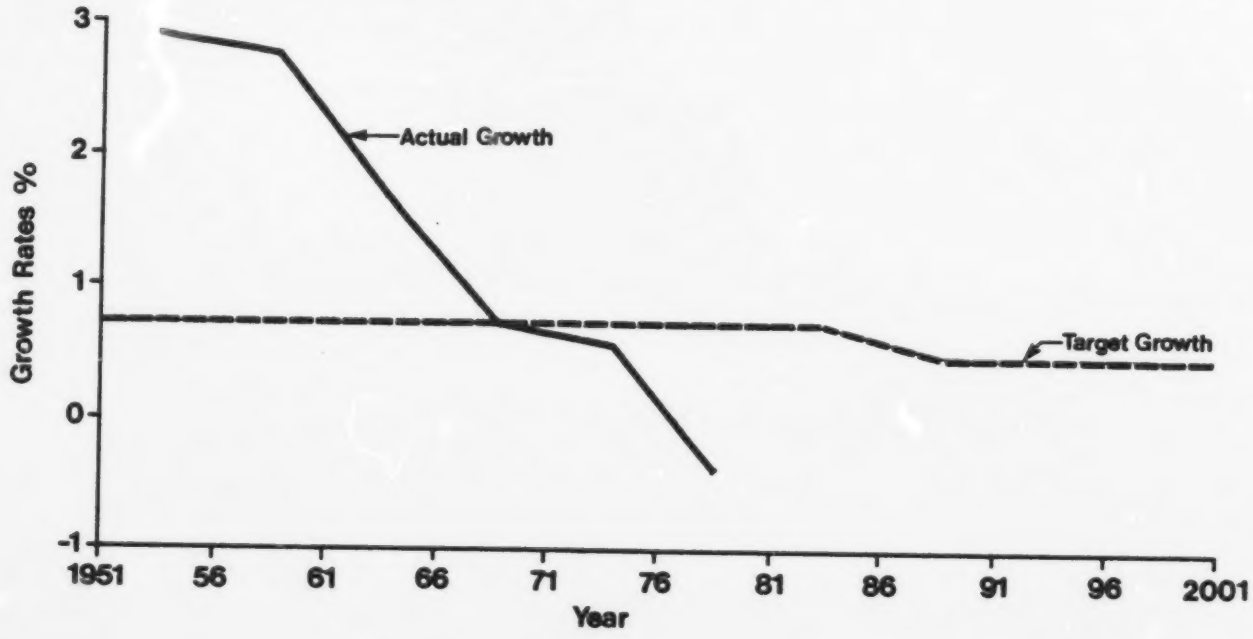
5. MONITORING RESULTS

1. Population Growth
2. Housing Unit Production
3. Residential Land Inventory
4. Rental Apartment Market
5. Condominium Development
6. Comparative Housing Prices
7. Low Income Housing
8. Residential Rehabilitation

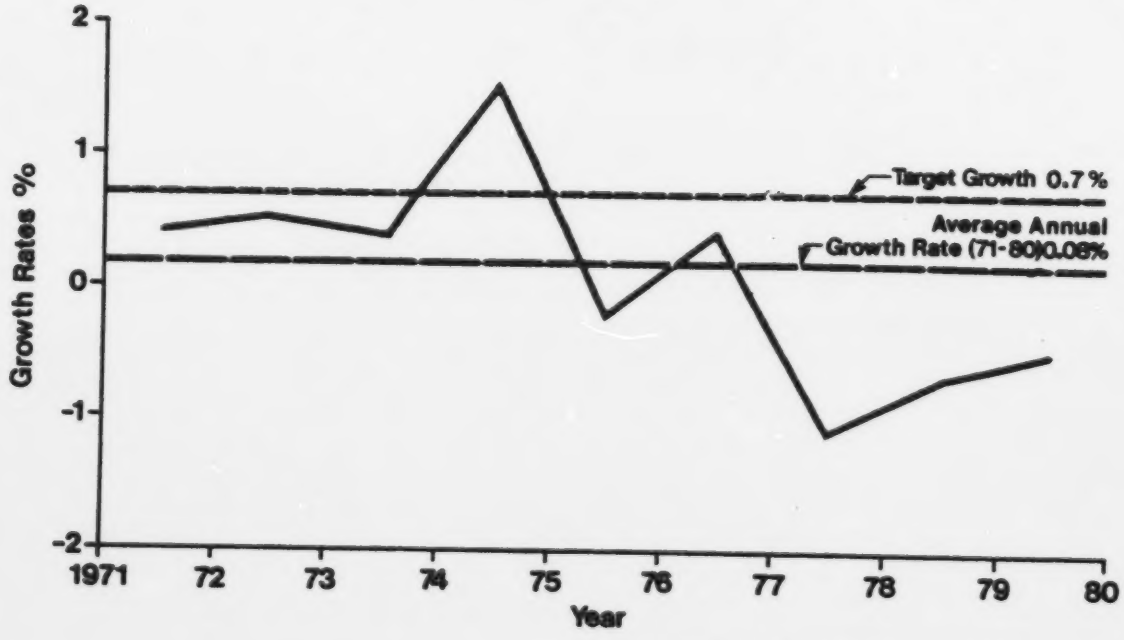
Figure 1

* Population Growth Rates

A. Trend and Projection (1951-2001)



B. Trend in Relation to Projection (1971-1980)



* the average growth rate per year (1971-2001) forecast in the Regional Official Plan is 0.8%

5.1 POPULATION GROWTH (APPENDIX I)

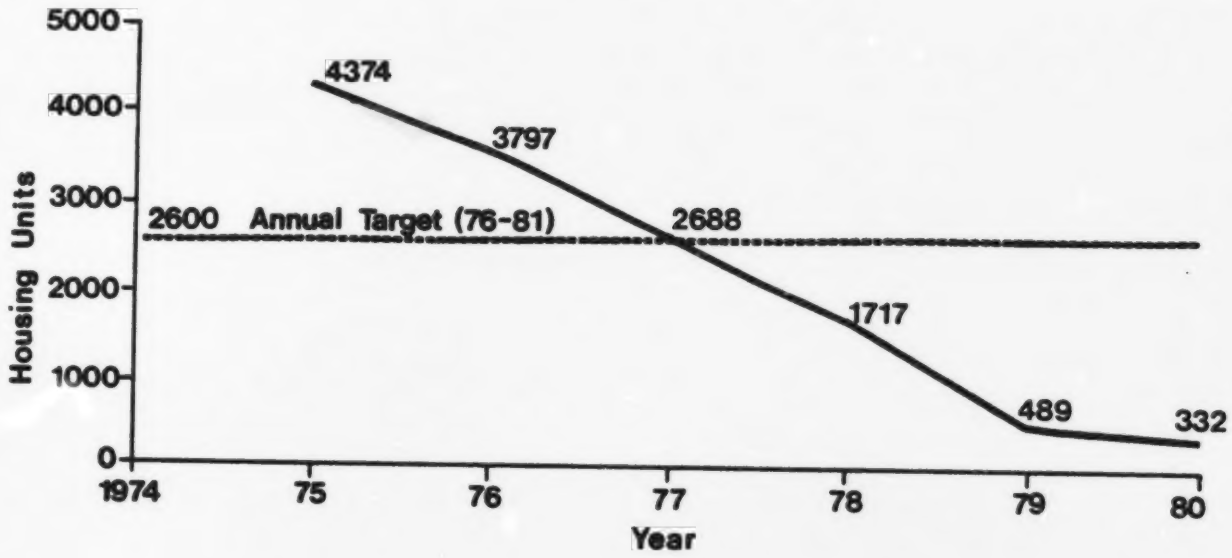
The City recorded an assessed population of 307,243 in 1980, a decrease of 1,403 persons over the 1979 figure.

The growth rate between 1979 and 1980 was -0.5%. The annual growth rate target established in the Council-adopted Housing Policy is 0.7%. The City has achieved this annual rate of growth only once since 1971. In the last three years, population decline has occurred.

The average annual growth rate between 1971 and 1980 was .08%, considerably below the target of .7% (Figure 1).

Figure 2

Housing Unit Production

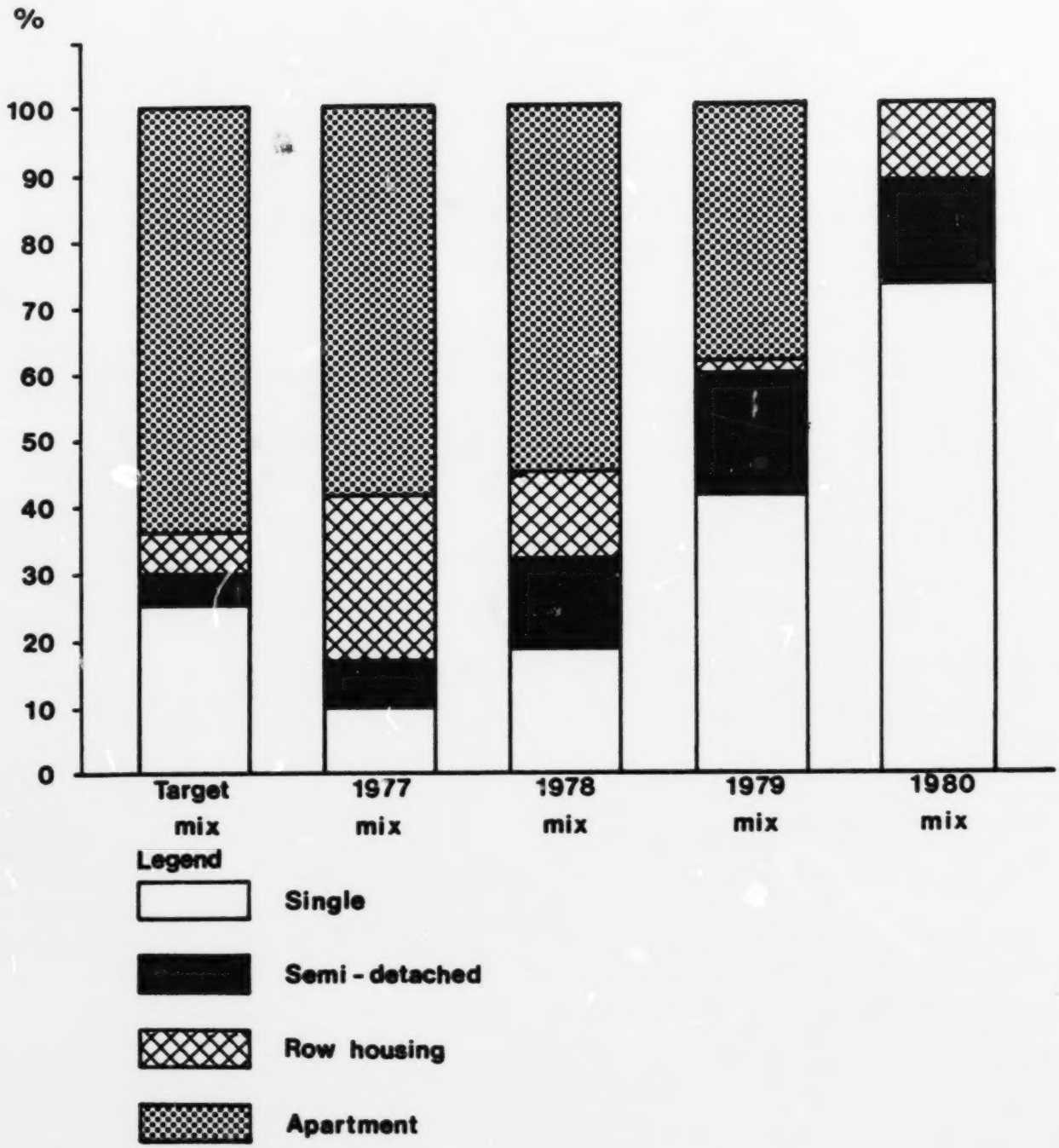


5.2 HOUSING UNIT PRODUCTION (APPENDIX 2)

Housing unit production (units completed and available for occupancy) in 1980 amounted to 332 units (367 new units - 35 demolitions). The annual target is 2,600 units. There has been a steady decline in net annual housing unit production since 1975 (See Figure 2). The 1980 total is only 13% of the target.

Figure 3

Housing Unit Mix



5.3 HOUSING MIX (APPENDIX 3)

The Hamilton Housing Needs Study also established targets for the appropriate mix of housing. The mix was set at 25% singles, 5% semis, 6% row and 64% apartments.

In 1980, the mix achieved was 73% singles, 16% semis and 11% row. No apartment units were included (See Figure 3).

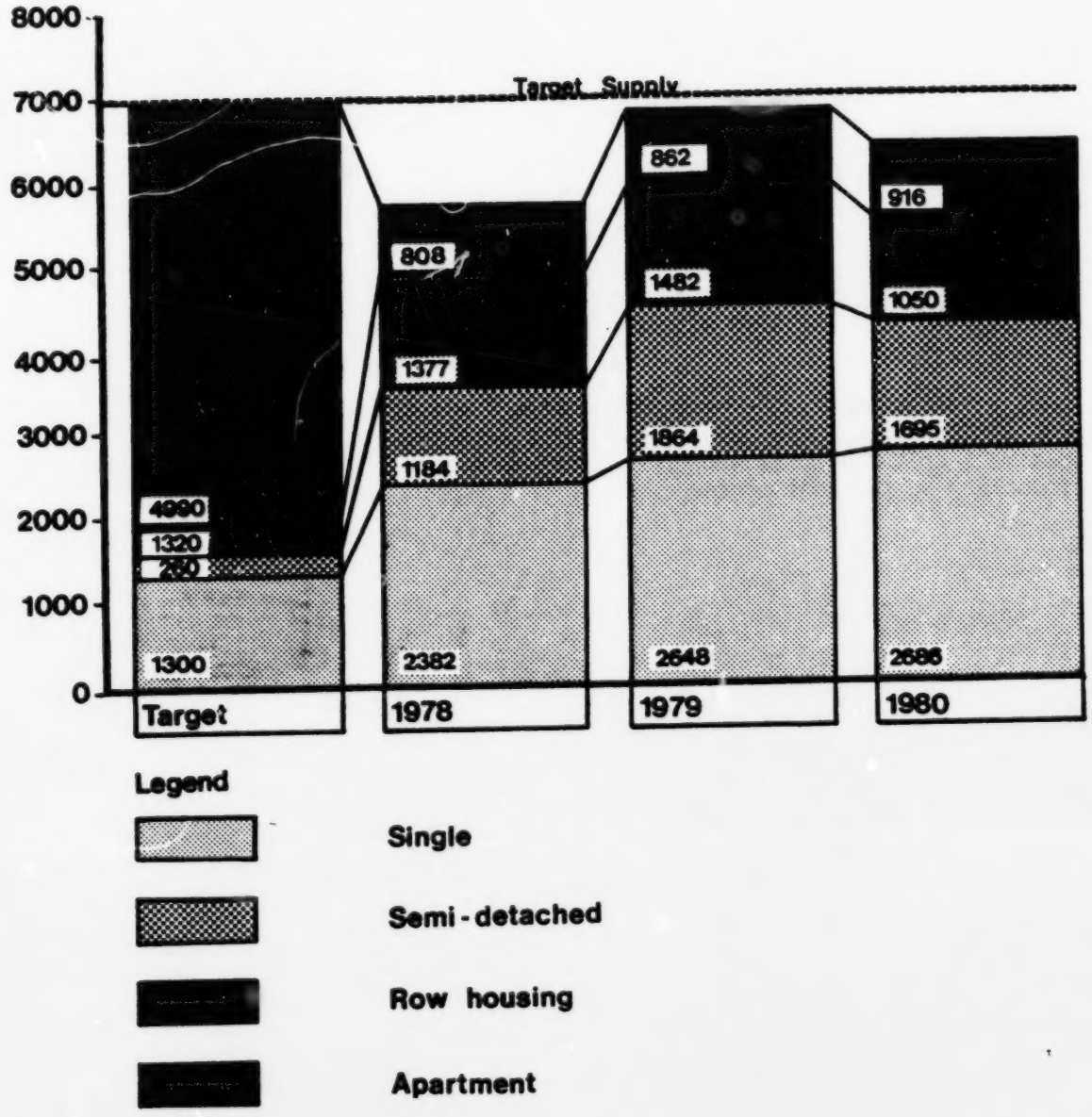
Since 1977, the number of singles has grown at the expense of apartment units. The production of apartment units declined steadily from 1977 to 1979 with the sharp drop to zero production in 1980.

In relation to the target mix, singles and semis in 1980 were roughly three times the target, row units were twice the target, and apartment units were nil when the target recommends 64% of all unit production be for apartments.

Figure 4

Residential Land Inventory

(Short Term Supply)



5.4 RESIDENTIAL LAND INVENTORY (APPENDIX 4)

The Housing Needs Study indicated that 6,870 units should be available for an adequate short-term supply of residential land. This includes units registered, draft approved and under consideration (See Figure 4).

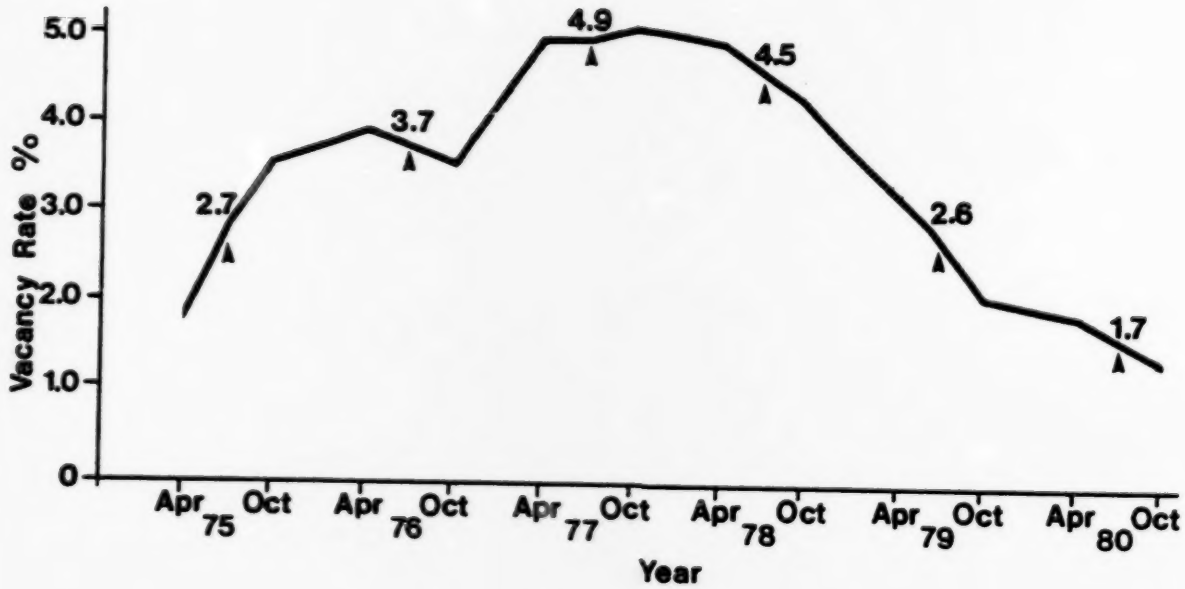
The City's short-term supply of residential land for production in 1980 was 6,347 units. This figure is some 500 units below both the target and the 1979 figure. Of the total, 2,686 units were for singles, twice the target. The short-term supply of semis was 1,695, 7 times the target. The short-term supply of row units was 1,050, 3 times the target, while apartment units totalled 916 units, 18% of the target. The 1980 figures are very close to the 1979 figures. In both years, the actual short-term supply, while close to the target total, has been far off the unit targets. This is particularly critical for the supply of apartment units. Problems with the supply of apartment units are discussed in the following section.

5.5 THE RENTAL APARTMENT MARKET (APPENDIX 5 & 6)

Apartment vacancy rates in the City continued to decline in 1980. The 1980 average was 1.7%, a significant drop from the 1977 figure of 4.9% (See Figure 5)

Figure 5

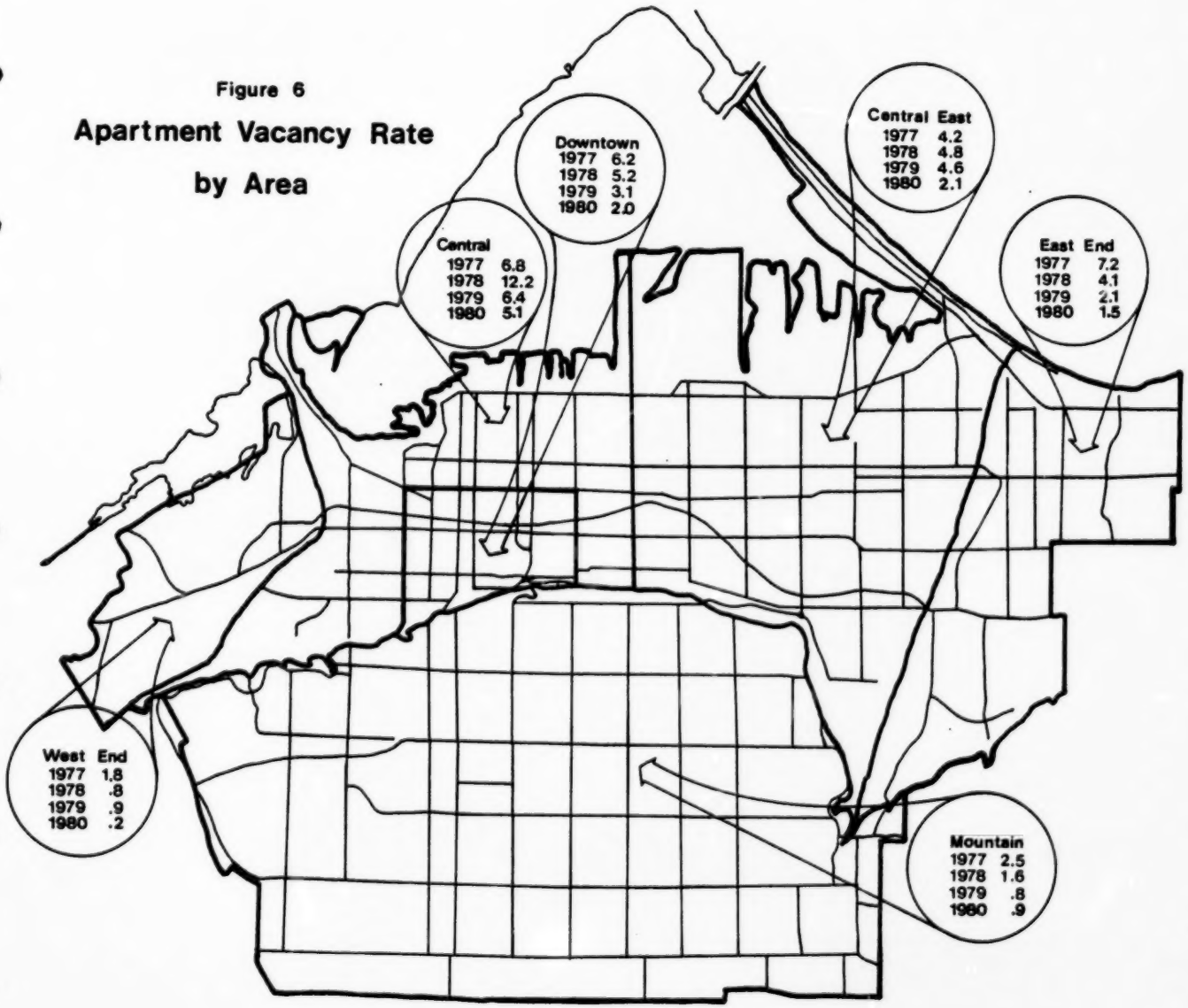
Apartment Vacancy Rate (1975-80)



The highest vacancy rate in the City was in the area on the periphery of the downtown (5.1%) while the lowest rate was in the west end (.2%). The downtown area declined to 2%, while the mountain stabilized at .9% (See Figure 6)

Figure 6

Apartment Vacancy Rate by Area



The current apartment market situation in the City is of some concern. While vacancy rates have dropped and apartment construction has been non-existant, apartment rents have not risen accordingly as might be expected in a tight market situation. In fact, since 1975, the average rent value of apartment units (measured in 1980 $'s), has declined (See Figures 7 & 8). In 1975, the average rent was $308.00 in 1980 $'s. In 1980, the average rent was $250.00.*

FIGURE 7

CITY OF HAMILTON

AVERAGE ANNUAL PERCENTAGE RENT INCREASE/DECREASE

FOR APARTMENTS, OCTOBER, 1975 - OCTOBER, 1980

	BACHELOR	1 BEDROOM	2 BEDROOM	3 BEDROOM	AVERAGE
ACTUAL $	3.9%	4.6%	3.6%	5.3%	4.4
1980 $	-4.4%	-4.1%	-4.7%	-3.1%	-4.1

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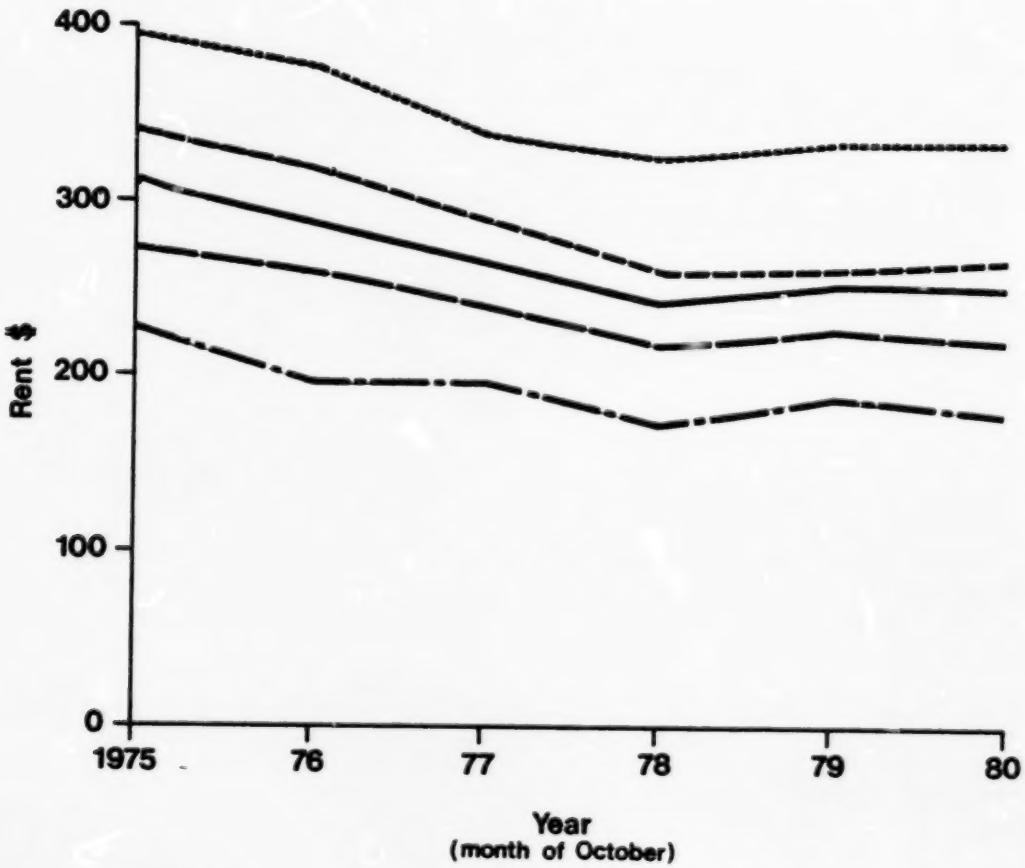
* Prior to October 1978, rents were compiled for vacant apartments only; after October 1978, rents were compiled fore both occupied and vacant units

Figure 8

*Average Rent for Apartments

(Converted to 1980 Dollars)



Legend

- 3 Bedroom
- 2 Bedroom
- 1 Bedroom
- Bachelor
- Average

* to October 1978 for vacant apartments only, after October 1978 for occupied and vacant apartments.

This situation would appear to indicate that either apartment units are not in short enough supply to warrant rent increases, or prospective renters are looking at other types of housing or other municipalities for suitable accommodation.

The development industry generally cites rent control as a major factor inhibiting apartment development. They argue that with rent controls as well as high interest rates, they are unable to realize a profitable return on apartment construction.

Rent control seems to have had a limited impact on the apartment market in Hamilton. Rents have increased by only about 4% per annum from 1975 to 1980, significantly less than the 6% permitted under Rent Control Legislation (See Figure 7). Apartments occupied after January, 1976 are not subject to rent control.

Interest rates, on the other hand, make apartment construction unviable. According to the Economic Analyst at C.M.H.C., high interest rates are the principal cause of the apartment crisis. Viability becomes questionable for all but luxury projects when interest rates exceed 14%, especially when existing rent levels are considered. The Provincial Government is attempting to stimulate private rental construction with its Ontario Rental Construction Loan Program. The program provides an interest-free loan of $4,200 per unit towards the construction of rental housing within specified price limits.

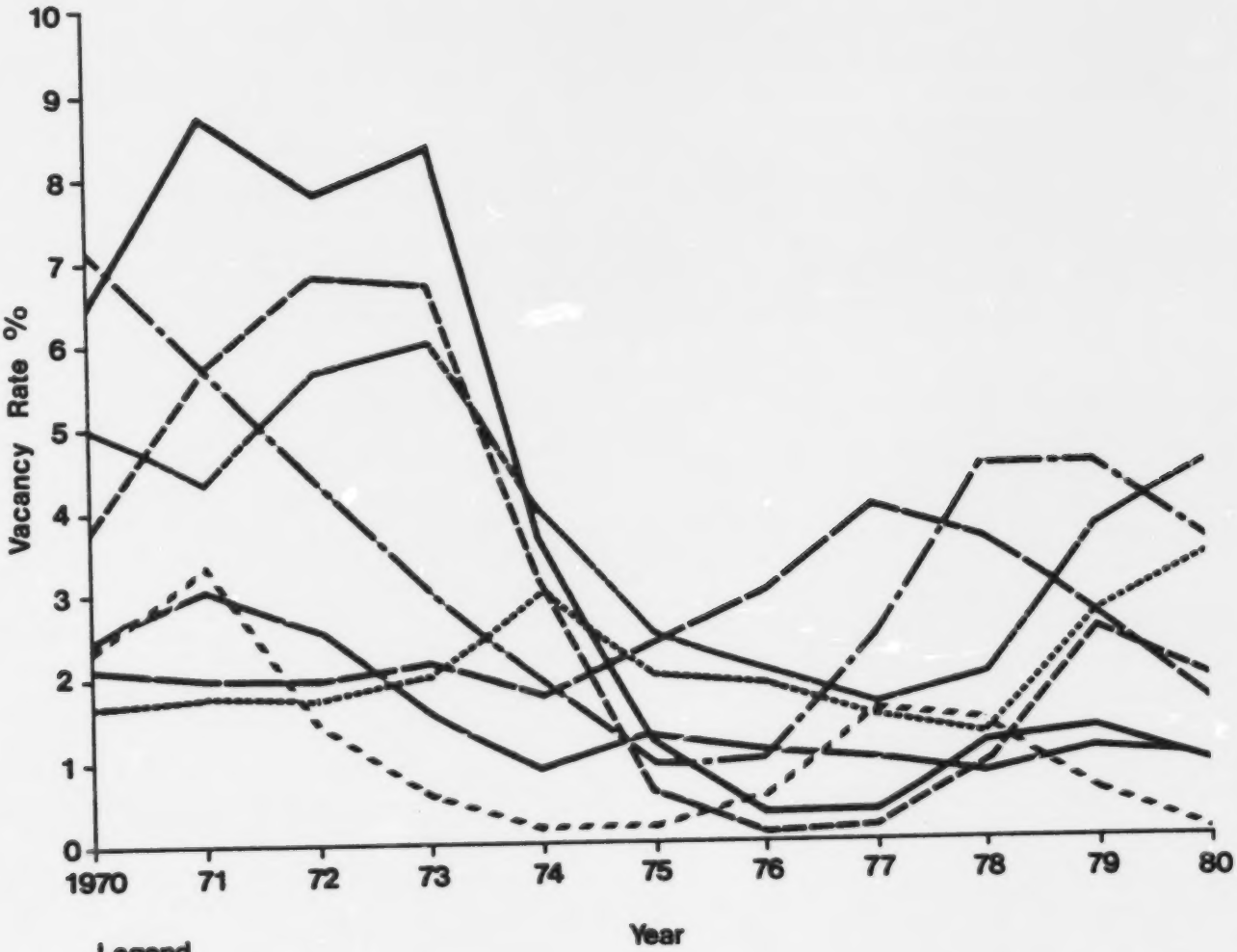
In conclusion, the poor market for apartments seems due primarily to slow population growth, consumer preferences and high interest rates rather than rent controls. Since rent control applies only to older buildings, it cannot be blamed for the lack of new construction.

Increased energy costs coupled with increased demand for apartments as the vacancy rate drops and government loan assistance should stimulate apartment development, especially near major commercial nodes such as the downtown or Limeridge Mall on the mountain.

The relationship of Hamilton's vacancy rate with that in other Canadian cities is shown in Figure 9. Compared to other cities, Hamilton's yearly fluctuations have been more stable. In addition, most other cities have higher overall vacancy rates.

Figure 9

*Vacancy Rate Comparisons Selected Canadian Metropolitan Areas 1970-1980



Legend

- Calgary
- Edmonton
- Hamilton
- London
- Montreal
- Ottawa
- Toronto
- Vancouver

* vacancy rates in apartment structures of 6 units and over publicly and privately initiated.

Source: CMHC Rental Apartment Vacancy Survey, October 1980.

5.6 CONDOMINIUM DEVELOPMENT

No new condominium units were under construction in the City in 1980 (See Figure 10). The inventory of existing condominium units decreased by one row unit and increased by 241 apartment units, totalling 4,389 units.

Additional units will be coming on the market - 74 apartment unit conversions and 116 townhouse unit conversions received draft approval in 1980. Also, 8 new townhouse condominium units received draft approval. Final approval was granted to 93 apartment unit conversions. No units were registered.

Because of the very low apartment vacancy rate, the conversion of apartment units to condominiums should be very carefully assessed.

FIGURE 10

TOTAL CONDOMINIUM UNIVERSE
CITY OF HAMILTON 1976 - 1980

Date	Under Construction				Existing				Total			
	Row Actual	%	Apt. Actual	%	Row Actual	%	Apt. Actual	%	Row Actual	%	Apt. Actual	%
Dec.31/76	720	61.1	458	38.9	1941	69.9	835	30.1	2661	67.3	1293	32.7
Dec.31/77	279	60.5	182	39.5	2570	69.8	1111	30.2	2849	68.7	1293	31.2
Dec.31/78	41	100.0	0	0	2897	69.8	1252	30.2	2938	70.1	1252	29.9
June 30/79	41	100.0	0	0	2897	69.8	1252	30.2	2938	70.1	1252	29.9
Dec.31/80	0	0	0	0	2896	66.0	1493	34.0	2896	66.0	1493	34.0

Source: CMHC - Housing Statistics Monthly Reports, 1976 - 1980

5.7 COMPARATIVE HOUSING PRICES

The price of homes in Hamilton in 1980 ranked ninth in a survey of Ontario's ten larger cities. The average price for a typical three-bedroom home on a 6,000 square foot lot in Hamilton in October, 1980, was $59,500. The average price for a similar house in the ten centres surveyed was $70,085 (See Figure 11).

The average price increase between October, 1979 and October, 1980 amounted to 3.7% for the ten centres. Hamilton's home prices rose 1.7%, somewhat below the average but higher than Ottawa, and Thunder Bay. The house price increase in 1979 in Hamilton was 2.6%.

FIGURE 11

COMPARATIVE HOUSING PRICES - OCTOBER, 1980
ONTARIO

CITY	PRICE	% CHANGE OCT.'79 TO OCT.'80
HAMILTON	$ 59,500	1.7
TORONTO (CENTRAL)	102,000	10.6
OAKVILLE	78,000	10.0
MISSISSAUGA	76,500	3.4
THUNDER BAY	76,000	-7.3
BURLINGTON	68,500	4.6
OTTAWA	63,000	0.8
LONDON	62,250	5.5
KITCHENER	59,600	5.9
ST. CATHARINES	55,500	1.8
AVERAGE	$ 70,085	3.7

SOURCE: ROYAL TRUST CORPORATION

On a national scale, Hamilton appears in last place among the ten largest national centres as shown in Figure 12. Hamilton's growth rate between October, 1979 and October, 1980 was higher only than Winnipeg, and far less than Calgary's 27.7% increase or Vancouver's 61% rise in prices over the year.

FIGURE 12

COMPARATIVE HOUSING PRICES - OCTOBER, 1980

CANADA

CITY	PRICE	% CHANGE OCT.'79 TO OCT.'80
HAMILTON	$ 59,500	1.7
TORONTO, (CENTRAL)	102,000	10.6
MONTREAL	65,000	12.0
ST. JOHN'S	65,500	18.6
HALIFAX	68,000	11.5
WINNIPEG	66,000	1.5
CALGARY	120,000	27.7
EDMONTON	96,000	5.5
VANCOUVER	142,500	61.0
VICTORIA	105,000	41.9
AVERAGE	$ 88,950	19.2%

SOURCE: ROYAL TRUST CORPORATION

5.8 LOW-INCOME HOUSING (APPENDIX 7)

The Council-adopted Housing Policy established an annual target of 660 units, 440 row (ground related) and 220 apartment units.

In 1980, the inventory of low income housing units increased by 576 units. The majority of these were rent-geared-to-income units provided by private non-profit organizations in the City, such as Victoria Park Community Homes. This increase is a substantial improvement over the 1979 figures and represents the first time since 1976 that the City has come close to achieving its low income housing target. As in previous years, the majority of new units were apartments.

5.9 RESIDENTIAL REHABILITATION (APPENDIX 8)

An annual target of 195 units was established by the Council-adopted Housing Policy for residential rehabilition. In 1980, 199 applications were approved for assistance (85 under O.H.R.P. and 114 under R.R.A.P.). These approvals exceeded the target but represented a decrease of 20% over the 1979 total.

6. CONCLUSION

The supply and production component of the Hamilton housing market did not perform well in 1980 relative to the Housing Policy targets.

The population decline, the low production of housing units, the complete lack of apartment construction and the declining vacancy rate are of concern. It would appear that the trend established over the past three years of housing monitoring confirm that the Housing Policy targets are unrealistic and do not properly represent the Hamilton market situation.

The whole realm of high interest rates, accelerating construction costs and investment uncertainty have created a development disincentive in spite of ample amounts of land zoned for all types of housing, especially apartments. It should also be noted, that other cities in Ontario are undergoing a similar slowdown, however, Hamilton has characteristically lagged in the production of housing that is both attractive and affordable and offers a variety of choices and styles expecially in singles and semis. As a result, consumer preference is not being catered to and potential buyers are locating in neighbouring municipalities.

Regarding the apartment component of the market, it would appear that rent control has had minimal impact since:

a) it does not apply to units occupied after January, 1976, and

b) rents have risen at 4% per year rather than the 6% permitted under the legislation.

However, if rent controls have dampened all rent levels, then they can be held responsible for creating a climate of inadequate return on apartment construction. The current high interest rates require a relatively high level of return on the investment. In this situation, only luxury apartment construction is viable and Hamilton does not appear to have a market for luxury apartments.

It remains to be seen whether the Ontario Rental Construction Loan Program, lower vacancy rates, increased energy costs and a greater trend to downtown living will stimulate apartment construction on lands already zoned for apartment development.

7. APPENDICES

1. Population Growth
2. Housing Unit Production
3. Housing Unit Mix
4. Residential Land Inventory
5. Apartment Vacancy Rates
6. Average Rents
7. Low-Income Housing
8. Residential Rehabilitation
9. Housing Policy

APPENDIX 1: POPULATION GROWTH

CITY OF HAMILTON (1971 - 1980) *

YEAR	ASSESSED POPULATION	ANNUAL GROWTH RATE ABSOLUTE	%
1971	305,016		
		1,214	0.4
1972	306,230		
		1,483	0.5
1973	307,713		
		1,293	0.4
1974	309,006		
		4,559	1.5
1975	313,565		
		- 610	-0.2
1976	312,955		
		1,396	0.4
1977	314,351		
		-3,533	-1.1
1978	310,818		
		-2,172	-0.7
1979	308,646		
		-1,403	-0.5
1980	307,243		

AVERAGE ANNUAL GROWTH		
TO 1977	1,556	.5
TO 1978	829	.3
TO 1979	454	.15
TO 1980	247	.08

Source: Regional Planning Division, Planning and Development Department Hamilton-Wentworth Region (September Enumeration).

* Figures for Hamilton have been adjusted to correct a miscount of the student population which has occurred in past years.

APPENDIX 2 HOUSING UNIT PRODUCTION 1975 - 1980

CITY OF HAMILTON
(Housing Completions [1] - Demolitions) [2]

YEAR	Unit type				Gross [1] Production	[2] Demolitions	Net Production	Growth in Production	
	Single	Semi	Row	Apt.				Actual	Growth Rate %
1975					4678	304	4374		
1976					4143	346	3797	- 577	- 13.2
1977	433	195	695	1570	2893	205	2688	- 1109	- 29.2
1978	472	263	244	943	1922	205	1717	- 971	- 36.1
1979	327	94	16	187	624	135	489	- 1228	- 71.5
1980	267	54	46	0	367	35	332	- 157	- 32.1
TOTAL									
1975-77					11714	855	10859	- 1686	- 38.5
1975-78					13636	1060	12576	- 2657	- 60.7
1975-79					14260	1195	13065	- 3885	- 88.8
1975-80					14627	1230	13397	- 4042	- 92.4

Sources: (1) C.M.H.C. Housing Statistics Monthly Reports, 1975-1980
(2) City of Hamilton, Department of Buildings, Reports of the Months, 1975 - 1980

APPENDIX 3

HOUSING UNIT MIX 1977 - 1980

UNIT TYPE	TARGET UNITS	%	ACTUAL UNITS * #				%			
			1977	1978	1979	1980	1977	1978	1979	1980
Single	650	25	264	314	203	242	9.8	18.3	41.5	72.9
Semi	130	5	183	235	90	52	6.8	13.7	18.4	15.7
Row	160	6	671	225	9	38	25.0	13.1	1.8	11.4
Apt.	1660	64	1570	943	187	0	58.4	54.9	38.2	0
TOTAL	2600	100	2688	1717	489	332	100.0	100.0	100.0	100.0

* Actual Units Represent Net Production Figures

(1) CMHC Housing Statistics Monthly Reports, 1977 - 1980
(2) City of Hamilton, Department of Buildings, Reports of the Months, 1975 - 1980

APPENDIX 4 RESIDENTIAL LAND INVENTORY

UNIT TYPE	ESTIMATED TARGETS	SHORT-TERM SUPPLY			
		REGISTERED	DRAFT APPROVED	UNDER CONSID.	TOTAL
Single	659 x 2 = 1300	242	1815	629	2686
Semi	130 x 2 = 260	138	1169	388	1695
Row	160 x 2 = 320	35	862	153	1050
Apt.	1660 x 3 = 4990	132	636	148	916
TOTAL UNITS	2600 6870	547	4482	1318	6347
TOTAL ACREAGE		56.5	555.7	185.0	797.2

Source: Development Division, Planning and Development Department, Hamilton-Wentworth Region, 1980

APPENDIX 5 Apartment Vacancy Rates, 1975 - 1980
City of Hamilton

Survey Months	1975	1976	1977	1978	1979	1980
April	1.8	3.9	4.9	4.8	3.1	1.9
October	3.5	3.5	5.0	4.1	2.0	1.5
Average Annual	2.7	3.7	4.9	4.5	2.6	1.7

Source: C.M.H.C. Rental Apartment Vacancy Surveys, April and October, 1975 - 1980

APPENDIX 6 AVERAGE RENTS FOR A SAMPLE OF PRIVATELY INITIATED APARTMENT STRUCTURES (OCCUPIED AND VACANT UNITS)
CITY OF HAMILTON, 1975 - 1980

UNIT TYPE BY ACTUAL AND 1980 DOLLARS*

PERIOD	BACHELOR		1 BEDROOM		2 BEDROOM		3 BEDROOM	
	ACTUAL $	1980 $	ACTUAL $	1980 $	ACTUAL $	1980 $	ACTUAL $	1980 $
OCT. '75	150	227	179	271	223	338	260	394
APR. '76	150	212	177	250	217	307	287	406
OCT. '76	139	197	183	259	225	318	266	376
APR. '77	156	204	177	232	229	300	254	333
OCT. '77	150	196	183	240	220	288	258	338
**								
OCT. '78	159	191	197	237	234	281	282	339
APR. '79	158	174	198	218	238	262	295	325
OCT. '79	170	187	203	224	N/A	N/A	301	332
APR. '80	173	173	212	21[illegible]	255	255	320	320
OCT. '80	180	180	220	220	265	265	335	335

* All dollar values have been converted to 1980 dollars by utilizing the Consumer Price Index (1975 CPI = 138.9; 1976 CPI = 148.9; 1977 CPI = 160.8; 1978 CPI = 175.2; 1979 CPI = 191.2; 1980 CPI=210.6. The conversion is accomplished by the actual rent value per year - the CPI for that particular year x the 1980 CPI.

** Figures are not available for April, 1978

Source: CMHC, Rental Apartment Vacancy Surveys, April and October 1975 - 1980

APPENDIX 7

CITY OF HAMILTON

LOW INCOME HOUSING

1980

PROGRAM	FAMILY UNITS	SENIOR UNITS	TOTAL
OHC PUBLIC HOUSING	1,939	3,041	4,980
RENT SUPPLEMENT	272	402	674
PRIVATE NON-PROFIT	382	871	1,253
TOTAL	2,593	4,314	6,907

INCREASE 1979 - 80

O.H.C.	- 0	
RENT SUPP.	- 118	
NON-PROFIT	- 458	(existing, new and under construction)
TOTAL	- 576	

Source: Hamilton-Wentworth Housing Authority
C.M.H.C.
Non-Profit Housing Organizations
Ministry of Housing

APPENDIX 8 RESIDENTIAL REHABILITATION

TARGET: 195 units per year

APPROVALS

YEAR	O.H.R.P.	R.R.A.P.	TOTAL
1975			353
1976			452
1977	171	62	233
1978	169	104*	273
1979	148	101*	249
1980	85	114*	199

* Includes new program - Hamilton Assistance Rehabilitation Program (HARP)

Source: Department of Community Development, City of Hamilton

APPENDIX 9 COUNCIL-ADOPTED HOUSING POLICY

REPORT OF THE PLANNING AND DEVELOPMENT COMMITTEE

To the Corporation of the City of Hamilton

Members of Council:

The Planning and Development Committee presents its THIRTY-FOURTH Report for 1976 and recommends:

1. That the Hamilton Housing Needs Study dated January 1976, prepared by Peter Barnard and Associates in conjunction with Proctor and Redfern Ltd., be adopted with the following amended policies and recommendations:

i) Meeting the Overall Housing Need

A. Adopt a housing unit target of 2,600 units to be built annually from 1976-81 and 3,000 units annually from 1981-86.

B. Adopt an annual housing unit inventory target approved for development of 1,300 single family dwelling units, 260 semi-detached dwelling units, 320 row house dwelling units, 4,990 apartment dwelling units.

C. Inform other Federal, Provincial, Regional and City agencies of targets.

D. Use unit type forecasts as guidelines in evaluating community and subdivision plans.

ii) Setting and Meeting Assistance Priorities

A. Provide 660 low income units (440 row, 220 apartment) annually by:

a) requesting the Provincial Government to raise shelter allowances.

b) requesting the Ministry of Housing to provide more rent supplement units.

c) requesting the Ministry of Housing and C.M.H.C. to provide more opportunities under the Modified Limited Dividend Program.

d) requesting the Ministry of Housing to provide additional public housing units.

e) the City initiating a study of the extent and nature of the problems faced by the handicapped in obtaining suitable accommodation.

f) the City examining the financial implications of creating a non-profit housing corporation.

B. Ease the problems of single senior citizens by:

a) requesting the Province to re-assess the G.A.I.N.S. program for single senior citizens.

b) ensuring that senior citizens units currently planned and/or requested are completed within the next five years.

iii) Stimulate Rental Construction

A. Stimulate apartment construction by:

a) requesting the senior governments to examine rental investment incentives.

b) the City investigating the use of incentives to stimulate apartment construction.

c) carefully monitoring apartment construction.

B. Stimulate construction of more rental units suitable for families by:

a) ensuring a mix of family rental units in subdivisions.

b) discouraging condominium conversion of row and low-rise units.

c) establishing a quota system to be used in evaluating condominium applications.

d) requesting the C.M.H.C. and the Ministry of Housing to examine the lack of low-rise rental units.

e) studying various alternatives to encourage low-rise apartments.

iv) Rehabilitation of Existing Housing Stock

A. Establish and meet an O.H.R.P. target of 195 units annually.

B. Continue participation in the N.I.P. and R.R.A.P. programs.

C. Monitor the number of units rehabilitated through the application of the Property Standards By-law.

v) Residential Development Monitoring Program

A. Establish a monitoring program in the Regional Planning Department.

B. The City involve 'outside' agencies and organizations as well as other civic departments in establishing a program of monitoring residential development.

C. Solicit and disseminate information regarding housing trends on a regular basis.

NOTE: The Hamilton Housing Needs Study was prepared through an Ontario Housing Action Program (O.H.A.P.) grant to provide a comprehensive review of the existing housing situation in the City of Hamilton and to suggest solutions to any uncovered problems.

Following its completion in January 1976, its availability was advertized in The Spectator, and copies were circulated to various individuals, agencies and groups for their comments. These comments in the form of submissions were presented at public meetings of the Planning and Development Committee held on May 5, 1976, July 14, 1976 and October 6, 1976.

On the basis of the submissions received and the public meetings held, it is now recommended that the Hamilton Housing Needs Study be adopted along with the amended recommendations and policies set out above.

Respectfully submitted,

Alderman W. M. McCulloch
Chairman
Planning and Development Committee

JWM:sm
October 12, 1976